

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

DAVID E. THOMAS, JR.
STACEY R. THOMAS
Debtor(s)

Case No. 13-21978JAD

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/06/2013.
- 2) The plan was confirmed on 07/24/2013.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 01/07/2014, 03/28/2014, 02/20/2015.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 05/02/2018.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 66.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$34,989.00.
- 10) Amount of unsecured claims discharged without payment: \$8,385.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$119,666.85
Less amount refunded to debtor \$835.74

NET RECEIPTS: \$118,831.11

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$6,435.00
Court Costs \$0.00
Trustee Expenses & Compensation \$4,721.73
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$11,156.73

Attorney fees paid and disclosed by debtor: \$700.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN INFOSOURCE LP AGENT	Unsecured	575.00	564.72	564.72	564.72	0.00
C A HOUSE MUSIC	Unsecured	62.00	NA	NA	0.00	0.00
CACH LLC/CACV/COLLECT AMERIC	Unsecured	3,084.00	NA	NA	0.00	0.00
CAPITAL ONE NA**	Unsecured	666.00	666.68	666.68	666.68	0.00
CAPITAL ONE NA**	Unsecured	212.00	212.93	212.93	212.93	0.00
CHILDRENS PLACE++	Unsecured	116.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	890.00	945.16	945.16	945.16	0.00
DEPARTMENT STORES NATIONAL B	Unsecured	637.00	637.10	637.10	637.10	0.00
DEPARTMENT STORES NATIONAL B	Unsecured	88.00	NA	NA	0.00	0.00
ECAST SETTLEMENT CORP**	Unsecured	1,024.00	1,149.94	1,149.94	1,149.94	0.00
EQUITABLE GAS CO(*)	Unsecured	NA	245.14	245.14	245.14	0.00
HSBC BEST BUY++	Unsecured	4,666.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	266.00	196.84	196.84	196.84	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	NA	4,495.49	4,495.49	4,495.49	0.00
PIER ONE IMPORTS INC	Unsecured	62.00	NA	NA	0.00	0.00
PNC BANK NA	Unsecured	211.00	211.84	211.84	211.84	0.00
PNC BANK NA	Secured	93,748.00	97,217.29	0.00	54,489.32	0.00
PNC BANK NA	Secured	0.00	2,616.18	2,616.18	2,616.18	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	657.00	657.72	657.72	657.72	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	619.00	599.77	599.77	599.77	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	2,348.00	2,348.02	2,348.02	2,348.02	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	732.00	767.55	767.55	767.55	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	291.00	333.15	333.15	333.15	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	835.00	835.76	835.76	835.76	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	719.00	754.75	754.75	754.75	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	530.00	566.55	566.55	566.55	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	799.00	920.68	920.68	920.68	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	3,876.00	3,764.10	3,764.10	3,764.10	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	416.00	459.01	459.01	459.01	0.00
QUANTUM3 GROUP LLC AGNT - MOI	Unsecured	1,002.00	1,053.02	1,053.02	1,053.02	0.00
QUANTUM3 GROUP LLC AGNT - MOI	Unsecured	590.00	552.61	552.61	552.61	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
SPRINGLEAF FINANCIAL SERVICES I	Unsecured	8,745.00	6,410.39	6,410.39	6,410.39	0.00
TARGET NATIONAL BANK	Unsecured	307.00	NA	NA	0.00	0.00
TD BANK USA NA**	Unsecured	NA	282.20	282.20	282.20	0.00
WELLS FARGO BANK DBA WELLS F/	Secured	18,759.00	19,033.28	19,033.28	19,033.28	1,904.48

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$54,489.32	\$0.00
Mortgage Arrearage	\$2,616.18	\$2,616.18	\$0.00
Debt Secured by Vehicle	\$19,033.28	\$19,033.28	\$1,904.48
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$21,649.46	\$76,138.78	\$1,904.48
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$29,631.12	\$29,631.12	\$0.00

Disbursements:

Expenses of Administration	<u>\$11,156.73</u>
Disbursements to Creditors	<u>\$107,674.38</u>
TOTAL DISBURSEMENTS :	<u>\$118,831.11</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/26/2018

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.